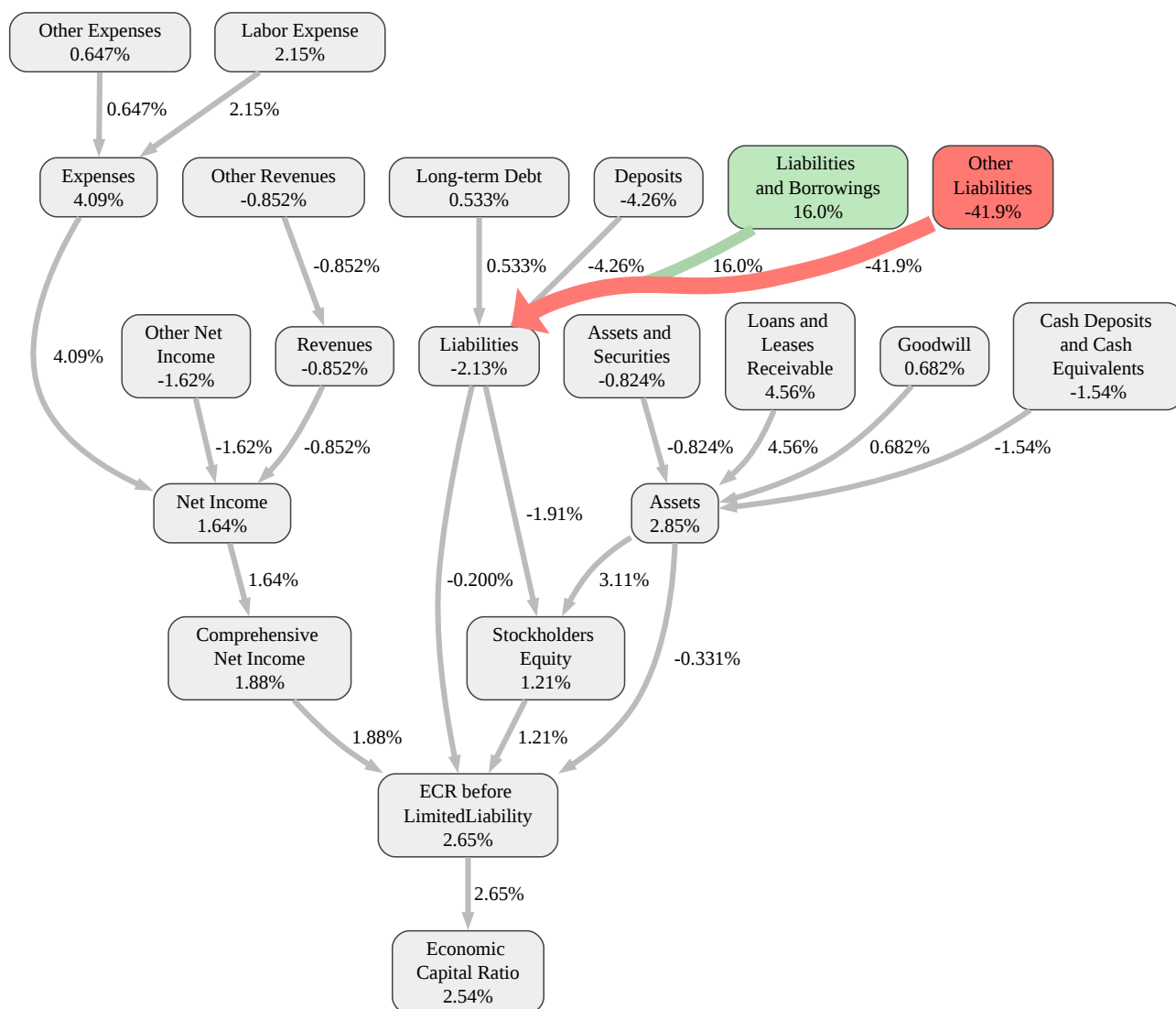




The relative strengths and weaknesses of Banner CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Banner CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Banner CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.5% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	2,323,534
Cash Deposits and Cash Equivalents	422,640
Deposits	13,743,146
Fees	0
Goodwill	373,121
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	107,715
Loans and Leases Receivable	11,604,313
Long-term Debt	0
Occupancy	0
Other Assets	1,519,358
Other Compr. Net Income	69,263
Other Expenses	43,532
Other Liabilities	557,330
Other Net Income	238,914
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	111,522

Output Variable	Value in 1000 USD
Liabilities	14,408,191
Assets	16,354,488
Expenses	43,532
Revenues	0
Stockholders Equity	1,946,297
Net Income	195,382
Comprehensive Net Income	264,645
BaseVar	16,019,691
ECR before Limited Liability	16%
Economic Capital Ratio	16%